

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:

CASE NO. 04 B 26459

JOEL EDWARD BOWSER

CHAPTER 13

LISA JEAN BOWSER

JUDGE: A. BENJAMIN GOLDGAR

Debtor

SSN XXX-XX-1114

SSN XXX-XX-1712

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TRUSTEE'S FINAL REPORT AND ACCOUNT

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Glenn Stearns, Chapter 13 Standing Trustee, submits the following  
Final Report and Account of the administration of the estate pursuant to  
11 USC 1302(b)(1).

1. The case was filed on 07/16/04 and confirmed on 10/08/04.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 31559.95 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
NAVY FEDERAL CU	SECURED	150.00	6.73	150.00
CONSUMER PORTFOLIO SERVI	SECURED	8425.00	365.09	8425.00
CFC FINANCIAL	UNSECURED	158.86	.00	103.12
BAKER MILLER MARKOFF	UNSECURED	NOT FILED	.00	.00
BELL SOUTH	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE FINANCIAL	UNSECURED	NOT FILED	.00	.00
CAPITAL ONE FINANCIAL	UNSECURED	220.02	.00	142.82
CERTIFIED SERVICES INC	UNSECURED	NOT FILED	.00	.00
CHEVRON	UNSECURED	394.11	.00	255.82
CREDIT PROTECTION ASSOCI	UNSECURED	NOT FILED	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	1292.21	.00	838.80
EXECUTIVE SERVICES	UNSECURED	NOT FILED	.00	.00
EXECUTIVE SERVICES	UNSECURED	NOT FILED	.00	.00
EXECUTIVE SERVICES	UNSECURED	NOT FILED	.00	.00
EXECUTIVE SERVICES	UNSECURED	NOT FILED	.00	.00
GENERAL ANESTHESIA	UNSECURED	320.00	.00	207.72
GLOBAL PAYMENTS	UNSECURED	NOT FILED	.00	.00
L M OUZTS MD	UNSECURED	NOT FILED	.00	.00
FORD MOTOR CREDIT	UNSECURED	8386.48	.00	5443.83
METROPOLITAN EDUCATION	UNSECURED	NOT FILED	.00	.00

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
NEXCOM	UNSECURED	3334.67	.00	2164.60
MILITARY STAR	UNSECURED	NOT FILED	.00	.00
NAVY FEDERAL CU	UNSECURED	449.03	.00	291.47
PIONEER ML GA	UNSECURED	1750.00	.00	1135.96
ASSET ACCEPTANCE CORP	UNSECURED	887.61	.00	576.17
PROVIDIAN	UNSECURED	NOT FILED	.00	.00
PORTFOLIO RECOVERY ASSOC	UNSECURED	787.26	.00	511.03

		of 2		
SOUTHWEST GAS CORP	UNSECURED	NOT FILED	.00	.00
ASSET ACCEPTANCE CORP	UNSECURED	187.76	.00	121.88
UNIVERSITY OF PHOENIX	UNSECURED	NOT FILED	.00	.00
ECMC	FILED LATE	.00	.00	.00
ECMC	FILED LATE	.00	.00	.00
WACHOVIA BANK	UNSECURED	NOT FILED	.00	.00
WEST TEXAS UTILITIES	UNSECURED	NOT FILED	.00	.00
CONSUMER PORTFOLIO SERVI	UNSECURED	7799.88	.00	5063.05
NAVY FEDERAL CU	UNSECURED	370.95	.00	240.79
NAVY FEDERAL CU	UNSECURED	869.98	.00	564.72

## Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	8575.00	.00	27208.82	.00	35783.82
PRINCIPAL PAID	8575.00	.00	17661.78	.00	26236.78
INTEREST PAID	371.82	.00	.00	.00	371.82
TOTAL PAID	8946.82	.00	17661.78	.00	26608.60
The Debtor's attorney, PETER FRANCIS GERACI, was allowed \$					2700.00
and was paid \$ 200.00 direct and \$ 2500.00 through the plan.					

The Trustee received \$ 1311.40 .

Refunds to the Debtor totaled \$ 1139.95 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 01/10/08

/s/  
GLENN STEARNS  
CHAPTER 13 TRUSTEE